How To Save A Ton Of Money Using Coupons

The cost of food has grown disproportionately to cost-of-living allowances and for many, it's difficult to make a paycheck stretch far enough to pay the bills AND eat. When you're doing this, stockpiling for an emergency seems like a faraway dream.

Many people find themselves choosing between eating and paying the bills but if you're willing to invest a bit of time and energy, I can teach you how to shave up to 75 percent off of your grocery bill by using coupons and you'll be able to start building your stockpile, too.

You've probably seen those extreme couponing shows on television and either thought the trips were a fluke or that they were so engrossed in couponing that it's unrealistic for an average person to do it. You're wrong on both counts – though it may not be realistic to actually leave the store without spending a dime (at least every trip), it's perfectly reasonable that you will save at least half of what you would normally spend.

I'm an avid couponer. I typically save anywhere from 60-75 percent off my bill and it didn't take me long to get the hang of it. I actually did leave the grocery store once with $150 worth of groceries and the store paid ME $7! That's not typical, though it's possible that it will happen occasionally depending on your location and how well you stick to your list.

Clipping and organizing coupons and matching them to sales will take you a couple of hours each week but if you manage to save even $50, then it's well worth the effort. Plus, you get much more food for your buck and you don't have to worry about

how to stretch one box of macaroni and cheese between 2 meals.

Since I've started couponing, my family eats much better AND I've managed to build a respectable stockpile without being disrespectful to others, which we'll discuss in a bit.

Once you get the hang of couponing, it's almost like an addiction; you'll want to save more and more each time and it will become a challenge to spend as little as you can while getting as much as possible. It's actually quite fun so let's get to it!

Types of Coupons

The first thing that you need to know is that there are two primary types of coupons: manufacturer's coupons and store coupons.

Manufacturer's coupons are the ones that you're likely most familiar with. They're the ones that come in the Sunday paper or that you get in the free paper that gets tossed at the end of your driveway every week. It will say right on it "manufacturer's coupon" and, with very few exceptions, can be used at any store that accepts coupons.

Sometimes you may get a manufacturer's coupon with a particular store's logo on it. Target and Dollar General are two common ones that pop to mind and there's a trick to using these specially-marked coupons.

Where you can redeem a manufacturer's coupon with a particular store's logo depends on the verbiage. For instance, there may be a store logo on it and somewhere on the coupon it will say "redeemable at (whatever store)". You can use this coupon wherever you want regardless of the logo though you may have to educate the checker about that fact. However, if the coupon says, "Redeemable ONLY at (whatever store)", you can only use that coupon at the store listed.

The other type of coupon, a store coupon, is often available in store flyers or at the counter of your local supermarket. Look for a kiosk when you enter the store; that's typically where the store keeps that week's sales paper and any in-store coupon circulars that they may have. These coupons will be clearly marked as an in-store coupon and are meant to be used at that store. However, there are some workarounds to that and we'll discuss those in a bit – no need to get ahead of ourselves.

In addition to weekly or monthly store coupons, many stores release store coupon books for special occasions such as Easter, summer, 4th of July, Thanksgiving and Christmas. These books have really good, occasion-specific coupons in them. Publix, for one, is really good about this. However, due to the "extreme couponers" out there who are discourteous to others, many stores now keep these booklets at the customer service desk in order to keep one person from taking them all.

You have to go and ask the service desk attendant if they currently have any coupon books and if they do, usually you can only get two. Still, they contain significant savings and even if you get two now and two the next time you go, you'll have more than enough to get what you need and even stockpile a bit.

Where to Find Coupons

There are many places to find coupons but the **Sunday paper** is typically your first go-to source because they have the two main coupon booklets, Smart Source and Red Plum. These are flyers that are full of nothing but coupons.

The Sunday paper also has other coupon inserts as well as local store flyers so that you can see what's on sale where. Often, these store ads have additional coupons such as "$10 off a $50 dollar purchase" that are really nice since it isn't product-specific like individual coupons are. You can use

these with your other coupons to really stack up the savings.

Most cities have a **free coupon paper** that is delivered free of charge if you call the newspaper and ask for it. These usually have only one or two inserts along with store flyers but it's still a great way to stock up on extra coupons for free.

Tip 1: Always buy the Sunday paper in groups of two so that you can take full advantage of BOGO deals. We'll talk more about that in another section.

Tip 2: If you're friendly with the neighbors or have friends or family who get the Sunday paper but don't use coupons, ask them to save the inserts for you; that way you don't have to buy the paper but can still get the coupons.

Both Smart Source and Red Plum also have **online accessibility** so if you don't get the paper, you can go online and print the coupons. Coupons.com is a great source for online coupons. You can, of course, always do both paper and online coupons but most of the time, there is a limit to how many online coupons you can print; typically that limit is anywhere from 2-4.

You can always print from 2 different computers in your house since the printing is computer-sensitive if you have that option. Beware though that printing coupons uses both ink and paper so it's going to cost you a bit if you print many of them.

You can also **buy coupons from many online stores.** There are advantages and disadvantages to doing this. First, the coupons are going to cost you a few cents each, plus shipping. Also, you won't be able to take advantage of this week's sales until the coupons are mailed to you. This can make a big difference in item availability if you live in an area with a lot of couponers.

The advantages of buying your coupons online are that you can pick and choose exactly which coupons you want, you can buy in

mass quantities if you wish, and you don't have to take the time to clip them.

If you want to clip your own, many places often sell the entire insert. Usually this cost works out to be about the same price as a paper would cost though, so it really doesn't seem advantageous to me, except for you're saving some paper by not tossing out two Sunday papers.

Store memberships are another good source of coupons. This doesn't just apply to grocery stores; just about every store and restaurant now has a membership club and if you give them your email or mailing address, they will send you coupons and deals via email or snail mail. These often contain "percentage off" coupons in addition to coupons for specific items.

Manufacturers such as Procter and Gamble, Betty Crocker and Kraft also have customer memberships. Go to their websites and sign up for free to get coupons via email and snail mail. These are often high-dollar coupons and are well worth the few minutes that it will take you to sign up.

Get a Coupon Binder or Coupon Organizer

Now that you have your coupons, you're going to want to keep them organized. Just about every couponer has his or her own system. Some organize alphabetically, some organize by food type and some organize by what's on their grocery list for the day, then just keep their binder or organizer with them so that they have their other coupons with them in case they come upon an unexpected deal.

I've found it easiest to organize my coupons in an accordion organizer grouped by type of food. Cereal coupons go with cereal coupons and veggie coupons with veggie coupons. You get

the idea, though you should feel free to organize in whatever fashion makes sense to you.

I also pull all of the coupons that I'm going to use for my shopping trip and put them in the front of my organizer, then move the coupons to a separate section as I add the matching items to my cart. That way, when I'm checking out, all I have to do is pull those coupons out of that section and hand them to the cashier. It sounds like a hassle but as you get used to it, it's a pretty simple system that makes checking out much easier on both you and the clerk.

Pay Attention to Expiration Dates, Size Specifications and Quantity Rules.

There's nothing worse than getting to checkout only to realize that your coupons are expired or that you've added the wrong size item to your cart. If your coupon says, "16-24 ounces" and you've bought the 10-ounce size, your coupon isn't going to work.

There are often limitations to how many of the same item you may purchase regardless of how many coupons you have. In this case, the coupon will say something along the lines of "limited to 4 per purchase".

Sometimes the store will let you divide your items into different checks so that you may buy more than the allotted number of items available in a single purchase, but sometimes they won't. It depends on the store policy and the goodwill of the clerk. This is where being organized and polite may truly help you out!

Make a Grocery List

Always, always, always (did I say ALWAYS!?) make a shopping list using your sales flyers. There are also several online couponing sights that can help you make your list, and some will even make a list for you based on items that you check.

One of my favorites is TrueCouponing.com. They're really great about pairing up sales at your stores with coupons available for that week and even have a coupon printing service and a shopping list printing service right on their site. I've actually met the girls who run the site and they're as awesome as they are helpful, especially when you're just getting started.

The key to successful couponing is sticking to your list unless you find an unadvertised deal that you have coupons for. Otherwise, you're going to spend money on items that will probably go on sale next week. Buying items that aren't on sale will inevitably be necessary in the beginning but once you make it through a full 6-week coupon cycle, you should be fairly well stocked so that you don't have to buy many items off-sale.

Know Each Store's Coupon Policy

Knowing what your store's rules about couponing are is critical to your success. Some stores allow "stacking" manufacturer's and store coupons and may even accept competitor's coupons. There may also be limitations to the dollar amount of coupons that you may use in a single visit.

In addition to knowing for yourself what you can and can't do, knowing the coupon policy of your favorite stores may be necessary when dealing with cranky or mean clerks who DON'T know the policy.

Just do a quick internet search of "(my store) coupon policy" and you shouldn't have any problem finding it.

Stack Your Coupons

This is a fairly basic component of couponing that will really save you some cash. If you have a manufacturer's coupon for an item as well as a store coupon for that item, most stores will let you use both of them, or "stack" them. Say for instance

you have a $1 manufacturer’s coupon for laundry detergent that costs $6. Then you find a $1 store coupon for that detergent. You can use them both to get $2 off the detergent. You just got $6 worth of detergent for $4!

A BEGINNER'S GUIDE TO COUPONING

STATISTICS

AMERICA SAVED $46 BILLION couponing in 2011

74% of consumers search multiple coupon sources each week

Enthusiasts spend UP TO 40-60 hours a week couponing.

1 HOUR spent couponing in 2011 WAS WORTH $100

92.5 MILLION Internet users will use ONLINE COUPONS in 2012.

ONLINE COUPONS are growing fast 49% OF INTERNET USERS ARE USING THEM.

The U.S. throws away $57 BILLION worth of coupons each year.

Moms are 2x as likely to search for coupons online than non-mothers. Couponing makes motherhood easier!

LINGO

1. **BOGO** - Buy One, Get One Free
2. **Q's** - slang for Coupons
3. **Blinkie** - The Coupon Machine that spits out coupons in the grocery aisle.
4. **WYB** - When You Buy
5. **OOP** - Out Of Pocket
6. **PSA** - Prices Start At
7. **Fillers** - Misc. Items you need to purchase to get to a coupon savings amount, especially when using the $/$.
8. **$/$** - Any example of money off purchase. For example: $5/$30 ($5 off of a purchase of $30 or more)

GOING EXTREME:

1. **Diversify Coupon Sources.**
   - Online coupon sites
   - Newspaper inserts
   - Facebook offers, etc.
2. **Learn the lingo.** Become familiar with coupon lingo and store coupon policies.
3. **Get organized.** Use baseball card holders or sheet protectors in a binder to organize your coupons. Organize them by expiration date or category, whichever you prefer.
4. **Time management.** Couponing is time consuming, stick to a schedule.
5. **Buy in bulk.** Plan ahead and buy in bulk when the product is on sale and you have a coupon. Remember though to make room for your stockpile.
6. **Manage your Stockpile.** Organize your loot and make room for bulk buys.
8. **Forget brand loyalty.** You want to get the best deal for your money, and the items that go on sale or that you have coupons for may not always be made by the same company.
9. **Go where the sales are.** the best deal might require pricing out multiple stores or supermarkets.
10. **Only buy items you use.** unless you plan to donate the goods to a good cause

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SOURCES

http://tlc.howstuffworks.com/family/5-extreme-coupon-tips-for-normal-people10.htm
http://beautyandbedlam.com/extreme-couponing-lingo-coupon-abbreviations/
http://www.huffingtonpost.com/2012/05/27/extreme-couponing-frat-toga-party_n_1543187.html
http://theeconomiccollapseblog.com/archives/extreme-couponing
http://www.ilovecouponmonth.com/statistics/
http://www.color-coded.net/blog/2010/12/tlcs-extreme-couponing-coupon-hoarders/#

Use BOGO Deals, or At Least Buy on Sale

This is where you're really going to strike couponing gold, and it's the reason why I said that you need to collect your coupons in groups of two. It's also the reason why it's critical to know your store's coupon policy. Most allow the following process but some don't. Personally, I avoid those who don't.

Using the previous example of the $6 laundry detergent, let's now say that the detergent is on sale buy-one-get-one-free, or BOGO. You are now getting two detergents for $6. Now, let's say that you have two manufacturer's coupons for $1 off and two store coupons for $1 off, or $4 off, in total.

Assuming your store allows stacking and allows you to use coupons for the "free" item, you will get 2 bottles of detergent for a total of $2, or $1 each. Now THAT is a deal. And it's a common occurrence. It's also how you'll build your stockpile even if you have an extremely limited budget.

You have to buy laundry detergent, so you may as well do it the smart way. In essence, you would get 6 bottles of detergent for the same amount that you'd pay for one bottle off-sale without coupons.

Take Advantage of Double Coupons

There aren't many stores that offer double coupons anymore but there are a few. This is a policy that allows for doubling of coupons up to a certain amount. For instance, if the store has a coupon policy that doubles coupons up to 50 cents, your 50-cent coupon would be worth $1. Some stores also allow stacking but that's where knowing your store policies come in handy.

Pay Attention to Clearance Items

Clearance bins can be goldmines if you have coupons for those items but be careful because sometimes items are only marked

down 10 or 20 percent, which means that you may do better to wait until the item is on BOGO. If the percentage is higher, or it’s an item that doesn’t go on sale, then go for it.

Use Competitor’s Coupons or Sales Flyers

Many stores honor competitor’s in-store coupons or sales. For instance, if Winn Dixie has meat on sale BOGO, you can take that flyer to Wal-Mart and get the same item at a greatly reduced price. The same principle applies to coupons. Many grocery stores will take a competitor’s store coupons as if it is theirs.

You can typically only use one store coupon and one manufacturer’s coupon per item, which means that you can’t use a competitor’s store coupon AND your store’s coupon. Just ask your store which competitor’s coupons they accept because it varies by location.

Coupons Typically Go in About 6-Week Cycles

Couponing is a rhythmic, cyclical process. What I mean is that the same item that’s on sale this week will be on sale again in about 6 weeks or so and will also (usually) have the same matching coupon. Stores tend to run their sales in cycles, though they may vary by a week or two one direction or the other. This is significant for two reasons.

First, you need to buy enough of the product to get you through about 6 weeks, plus a couple extra to add to your stockpile. If you use 6 packs of yellow rice in 6 weeks, then buy 8 or so: 6 to get you through to the next sale and 2 for your backup supply or stockpile.

There’s no need to go hog-wild and buy 40 packs because you’re afraid it won’t go on sale again because it will. Just get in the rhythm and you’ll have the cycles down to an art in no time at all.

Don’t Clear the Shelves.

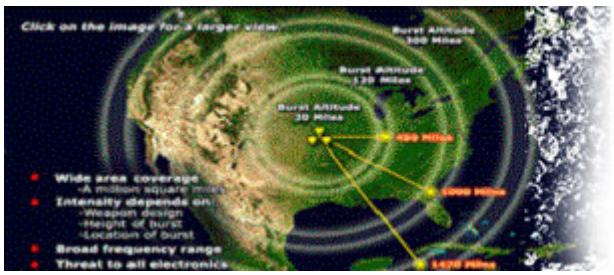
This is a practice that many people advocate but it just rubs me the wrong way, mainly because it pisses me off when I go to buy a few cans of tuna and somebody has cleared the shelf just because they had enough coupons to do so. I don’t do it and I don’t advocate anybody else doing it either.

It’s rude and it’s bad news for couponers because manufacturers are catching on and decreasing the face value of coupons directly because of this practice. Take what you need, and maybe a few extra for your stockpile and leave some for the next person. Be considerate; there’s enough to go around.

If you happen to be a victim of shelf-clearing, speak to somebody at the customer service desk; typically they will give you a rain check for the item at sale price so that you can use your coupons for them once they get another shipment in. This is a pain because now you have to remember to buy it the next time and your coupons may be expired.

There are some things that you’ll rarely have coupons for, including milk and fresh produce. Though many stores do have sales on them, you’ll likely have to pay close to full price for these items most of the time. Still, when you’re saving so much by using coupons on other things, it makes it easier to pay full price when you need to in order to buy food that is better for you.

I wish you happy couponing and if you have any questions or tips to add, please feel free to do so in the comments section below!



NASA's Dire Warning: "What We Feared Most Will Come Upon Us. 13 Months To Get Ready"

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*This article has been written by **Theresa Crouse** for Survivopedia.*